

Maricopa County Policies and Procedures	Subject: Personal Vehicle Loss/Damage Reimbursement	Number: A2325 Issue Date: 12/94
Approved: David R. Smith	Initiating Department: Equipment Services	

A. Purpose

To provide guidelines to acquire reimbursement for the deductible portion of loss/damage to employee's personally insured vehicle while engaged in County business.

B. Policy

1. An employee's privately owned vehicle, used on County business, shall be covered by an automobile insurance policy which includes coverage for comprehensive or collision loss.
2. Privately owned motor vehicles, registered and licensed by the State of Arizona and used on County business, by County employees, suffering loss/damage due to an accident are eligible for reimbursement for their auto insurance deductible up to \$500. Reimbursement will be available under the County's Self-Insurance Program.
3. Employees using their privately owned vehicles on County business shall advise their Vehicle Insurance Carriers of such use. Sole responsibility for the foregoing lies with each employee.
4. The following documents are required for employees using their privately owned vehicle(s) on County business:
 - (a) a valid State of Arizona driver's license
 - (b) a current "Blue Card" - Maricopa County Vehicle Use Permit
5. In the event the employee is not at fault in an accident and there is available property damage coverage from the other party's insurance company, employee must seek reimbursement for any deductible cost from the other insurance company. Risk Management is not responsible to reimburse deductible cost when other coverage is available.

C. Definitions

1. The employee's auto policy applies with respect to definition of a comprehensive or collision loss.
2. An eligible employee is full time and budgeted; this includes elected officials.
3. An accident is a single, unforeseen event that causes physical damage to the employee's personal vehicle.

D. Authority and Responsibility

1. Privately owned motor vehicles used on County business must have vehicle insurance equal to or greater than the following amounts:
 - \$15,000 Personal Liability each person
 - \$30,000 Personal Liability each accident.
 - \$10,000 Property Damage

E. Procedures

1. An employee making claim for reimbursement of his or her deductible shall provide the following information/documents to Risk Management:

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- (a) A loss report of the incident/accident resulting in damage to the employee's personal vehicle.
 - (b) Proof of insurance on one of the following: copy of the declaration page of the insurance policy; certificate of insurance from the carrier, with respect to commercial - business use of the personal vehicle; letter from the agent/broker/carrier verifying proof of coverage.
- 2. Employees requesting reimbursement under this program shall advise Risk Management promptly, in writing, in accordance with the foregoing.
- 3. The burden of supporting a claim rests solely with the employee making a claim under this program.
- 4. Any exceptions to this program shall be reviewed by the Risk Manager with appropriate disposition under terms and provisions of the Self-Insured Trust Agreement of Maricopa County.